Certificate Number: 17082-MIE-DE-028644380

Bankruptcy Case Number: 17-40015

17082-MIE-DE-028644380

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 19, 2017, at 7:42 o'clock PM MST, MELISSA S DAROCI completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Michigan.

Date: January 19, 2017

By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director